

AMENDMENTS TO THE CLAIMS:

Please cancel claims 1-76, without prejudice, and add new claims 77-133, as shown below.

This listing of claims will replace all prior versions and listings of claims in the Application:

Claims 1-76 (cancelled).

Claim 77 (New): A bill payment system comprising:

an invoice-generating device corresponding to a biller, said invoice-generating device generating at least one invoice for at least one customer of said biller, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment system; and

a scanning apparatus in communication with said bill payment system, said scanning apparatus configured to permit a cashier to scan said bar code, said scanning apparatus further being capable, based on the identifying data of said bar code and payment data corresponding to the entry into said bill payment system of a payment made to said cashier by said customer in person, of effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller.

Claim 78 (New): A system according to claim 77, wherein said funds are transmitted or transferred as an electronic funds transfer.

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Claim 79 (New): A system according to claim 77, wherein said funds are transmitted or transferred via the Automated Clearing House.

Claim 80 (New): A system according to claim 77, wherein said bar code comprises a plurality of validation levels.

Claim 81 (New): A system according to claim 77, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

Claim 82 (New): A system according to claim 77, wherein said scanning apparatus is integrated into a point-of-sale system.

Claim 83 (New): A system according to claim 77, wherein said scanning apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

Claim 84 (New): A system according to claim 77, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

Claim 85 (New): A system according to claim 77, wherein said data identifying said biller is assigned by a central registry authority.

Claim 86 (New): A system according to claim 77, wherein said payee transmits or transfers said bar code to said payor by at least one method selected from the group consisting of: a facsimile transmission to or from a computer, via a facsimile machine, via email, via file transfer protocol (FTP), via hypertext transport protocol (HTML), via extended markup

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language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via a diskette, and via a removable storage medium.

Claim 87 (New): A system according to claim 77, further comprising an automated caller response system and/or Internet access to said payee and/or payor to access or to retrieve said payment data information.

Claim 88 (New): A system according to claim 77, wherein said system is adapted to transmit or to initiate transfer of notification to said payee of said payment by said payor via facsimile, email and/or custom electronic procedure.

Claim 89 (New): A system according to claim 77, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to said payee is not dependent on whether payment is made by cash, check, debit card or credit card.

Claim 90 (New): A system according to claim 77, wherein said payee further comprises accounting software, wherein said system is adapted to transmit or initiate transfer of said data to said payee via said accounting software.

Claim 91 (New): A system according to claim 77, wherein said scanning apparatus is configured to print a receipt evidencing said payment.

Claim 92 (New): A bill payment method comprising:
generating an invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment method;

receiving, via a scanning device operated by a third party who scanned said bar code using said device, the identifying data of said bar code and payment data corresponding to a payment made by said customer in person to said third party; and

effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount based on the identifying data of said bar code and said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller.

Claim 93 (New): A method according to claim 92, wherein said funds are transmitted or transferred as an electronic funds transfer.

Claim 94 (New): A method according to claim 92, wherein said funds are transmitted or transferred via the Automated Clearing House.

Claim 95 (New): A method according to claim 92, wherein said bar code comprises a plurality of validation levels.

Claim 96 (New): A method according to claim 92, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

Claim 97 (New): A method according to claim 92, wherein said scanning is performed by said third party at a point-of-sale system.

Claim 98 (New): A method according to claim 92, wherein said scanning is performed by said third party in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

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Claim 99 (New): A method according to claim 92, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

Claim 100 (New): A method according to claim 92, wherein said data identifying said biller is assigned by a central registry authority.

Claim 101 (New): A method as claimed in claim 92, wherein said step of transmitting or transferring said bar code to said payor occurs by at least one method selected from the group consisting of: a facsimile transmission to or from a computer, via a facsimile machine, via email, via file transfer protocol (FTP), via hypertext transport protocol (HTML), via extended markup language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet, via a wide-area network (WAN), via a local-area network (LAN), via a diskette, and via a removable storage medium.

Claim 102 (New): A method as claimed in claim 92, further comprising permitting access to and retrieval of said payment data information by said payee and/or said payor via an automated caller response system and/or Internet.

Claim 103 (New): A method as claimed in claim 92, wherein said method is adapted to transmit or to initiate transfer of said notification to said payee of said payment by said payor via facsimile, email and/or customer electronic procedure.

Claim 104 (New): A method as claimed in claim 92, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to said payee is not dependent on whether payment is made by cash, check, debit card or credit card.

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Claim 105 (New): A method as claimed in claim 92, wherein said payee further comprises accounting software, wherein said method is adapted to transmit or to initiate transfer of said data to said payee via said accounting software.

Claim 106 (New): A method according to claim 92, further comprising printing a receipt evidencing said payment.

Claim 107 (New): A bill payment network comprising:
at least one invoice-generating device corresponding to at least one of a plurality of billers, said invoice-generating device generating an invoice for at least one customer of at least one said biller, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to said bill payment network; and

at least one scanning device in communication with said bill payment network, said scanning device corresponding to at least one of a plurality of third parties, said scanning device capable of scanning said bar code and, based on the identifying data of said bar code and payment data corresponding to a payment made by said customer in person to one of said third parties, of effecting or initiating transmission or transfer of funds to an account corresponding to said biller in a predetermined amount and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller.

Claim 108 (New): A network according to claim 107, wherein said funds are transferred or transmitted as an electronic funds transfer.

Claim 109 (New): A network according to claim 107, wherein said funds are transferred or transmitted via the Automated Clearing House.

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Claim 110 (New): A network according to claim 107, wherein said bar code comprises a plurality of validation levels.

Claim 111 (New): A network according to claim 107, wherein said payment data comprises the date and time said customer makes said payment or the place said payment is made.

Claim 112 (New): A network according to claim 107, wherein said scanning device is integrated into a point-of-sale system.

Claim 113 (New): A network according to claim 107, wherein said scanning device is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

Claim 114 (New): A network according to claim 107, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

Claim 115 (New): A network according to claim 107, wherein said data identifying said biller is assigned by a central registry authority.

Claim 116 (New): A network as claimed in claim 107, wherein said bar code is transmitted or transferred to said payor occurs by a least one method selected from the group consisting of: a facsimile transmission to or from a computer, via a facsimile machine, via email, via file transfer protocol (FTP), via hypertext transport protocol (HTML), via extended markup language (XML), via hypertext transport protocol (HTTP), via modem, via the Internet,

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via a wide-area network (WAN), via a local-area network (LAN), via a diskette, and via a removable storage medium.

Claim 117 (New): A network as claimed in claim 107, wherein access to or retrieval of payment data information is permitted to said payee and/or said payor via an automated caller response system and/or Internet.

Claim 118 (New): A network as claimed in claim 107, wherein said network is adapted to transmit or to initiate transfer of notification to said payee of said payment by said payor via facsimile, email and/or custom electronic procedure.

Claim 119 (New): A network as claimed in claim 107, wherein said payment is made by cash, check, debit card or credit card; and wherein said predetermined amount of funds transmitted or transferred to said payee is not dependent on whether payment is made by cash, check, debit card or credit card.

Claim 120 (New): A network as claimed in claim 107, wherein said payee is further comprised of accounting software, wherein said network is adapted to transmit or to initiate transfer of said data to said payee via said accounting software.

Claim 121 (New): A network according to claim 10, wherein said scanning device is configured to print a receipt evidencing said payment.

Claim 122 (New): A computer-implemented payment network comprising:

a computer-implemented payment system adapted to effect or initiate transmission or transfer of funds to an account corresponding to a payee in a predetermined amount based on payment data corresponding to the entry into said payment system of a payment from a payor in the form of a physical payment instrument and concomitantly effect or initiate transmission or transfer of at least a portion of said payment data to a computer-implemented payee accounts

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receivable system, said portion of said payment data including the date and time of the entry of said payment into said payment system;

wherein said payee accounts receivable system is adapted to receive said portion of said payment data and to credit an account corresponding to said payor in the amount of said payment as of said date and time of the entry of said payment into said payment system.

Claim 123 (New): A computer-implemented bill payment network comprising:

a computer-implemented bill payment system adapted to effect or initiate transmission or transfer of funds to an account corresponding to a biller in a predetermined amount based on payment data corresponding to the entry into said bill payment system of a payment from a payor made in person via a cashier and concomitantly effect or initiate transmission or transfer of at least a portion of said payment data to a computer-implemented biller accounts receivable system, said portion of said payment data including the date and time of the entry of said payment into said bill payment system;

wherein said biller accounts receivable system is adapted to receive said portion of said payment data and to credit an account corresponding to said payor in the amount of said payment as of said date and time of the entry of said payment into said bill payment system.

Claim 124 (New): A method of performing a financial transaction in a computer-implemented network comprising, in sequence, the steps of:

receiving payment data corresponding to a payment from a payor in the form of a physical payment instrument;

via said computer-implemented network, effecting or initiating transmission or transfer of funds to an account corresponding to a payee in a predetermined amount based on said payment data and concomitantly effecting or initiating transmission or transfer of at least a

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portion of said payment data to a computer of said payee, said portion of said payment data including the date and time said payment is received from said payor; and

providing said portion of said payment data to a computer-implemented payee accounts receivable system by means of said computer.

Claim 125 (New): A method of bill payment in a computer-implemented network comprising, in sequence, the steps of:

receiving payment data corresponding to a payment from a payor made in person via a cashier;

via a computer-implemented network, effecting or initiating transmission or transfer of funds to an account corresponding to a biller in a predetermined amount based on said payment data and concomitantly effecting or initiating transmission or transfer of at least a portion of said payment data to a computer of said biller, said portion of said payment data including the date and time said payment is received from said payor;

and providing said portion of said payment data to a computer-implemented biller accounts receivable system by means of said computer.

Claim 126 (New): A computer-implemented payment network as claimed in claim 122, wherein said payment system is adapted to effect or initiate said transmission or transfer of said portion of said payment data and said funds on the same calendar or business day or next calendar or business day following the date of the entry of said payment into said payment system, or within 24 hours or less of the date and time of the entry of said payment into said payment system.

Claim 127 (New): A computer-implemented bill payment network as claimed in claim 123, wherein said bill payment system is adapted to transmit or initiate said transmission or

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transfer of said portion of said payment data and said funds on the same calendar or business day or next calendar or business day following the date of the entry of said payment into said bill payment system, or within 24 hours or less of the date and time of the entry of said payment into said bill payment system.

Claim 128 (New): A method as claimed in claim 124, wherein said transmission or transfer of said portion of said payment data and said funds is performed on the same calendar or business day or next calendar or business day following the date said payment is received from said payor, or within 24 hours or less of the date and time said payment is received from said payor.

Claim 129 (New): A method as claimed in claim 125, wherein said transmission or transfer of said portion of said payment data and said funds is performed on the same calendar or business day or next calendar or business day following the date said payment is received from said payor, or within 24 hours or less of the date and time said payment is received from said payor.

Claim 130 (New): A computer-implemented payment network as claimed in claim 122, wherein said payment system is adapted to identify the account corresponding to said payor by scanning a bar code comprising information corresponding to said payor.

Claim 131 (New): A computer-implemented bill payment network as claimed in claim 123, wherein said bill payment system is adapted to identify the account corresponding to said payor by scanning a bar code comprising information corresponding to said payor.

Claim 132 (New): A method as claimed in claim 124, further comprising identifying the account corresponding to said payor by scanning a bar code comprising information corresponding to said payor.

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Claim 133 (New): A method as claimed in claim 125, further comprising identifying the account corresponding to said payor by scanning a bar code comprising information corresponding to said payor.

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